

## **CERTIFIED AND PREFERRED LENDERS**

Certified lenders are lenders that have been heavily involved in regular SBA guaranty loan processing and meet certain SBA criteria. They receive a partial delegation of authority, and their loan guaranty applications are given a three-day turn-around by the local SBA office, assuming documentation is complete.

Preferred lenders are also lenders that have been heavily involved in regular SBA guaranty loan processing and have demonstrated a certain level of expertise. They enjoy SBA's full delegation of lending authority and can decide unilaterally on SBA participation in eligible business loans. The purpose of this program is to fully utilize the resources of SBA's best lenders and to reduce processing time on strong credits.

The following is a list of the certified and preferred lenders active in Maryland, excluding Prince Georges and Montgomery Counties, which are handled by the Washington District Office.

The \* indicates the lender has preferred status.

<b>LENDERS</b>	<b>PHONE NUMBER</b>
BANK ANNAPOLIS	410-224-4455
* BANK OF AMERICA	800-333-6262
* BANCO POPULAR NORTH AMERICA	212-417-6719
* BRANCH BANKING & TRUST	410-653-9555
* BUSINESS LOAN EXPRESS	800-SBA-LOAN
* C.I.T. SMALL BUSINESS LENDING	800-713-4984
CARROLLTON BANK	410-737-7457
* COLUMBIA BANK	410-296-0490
* COMMERCE BANK, N.A.	908-237-4746
* COMMUNITY SOUTH BANK	731-847-6316
EAGLE BANK	301-986-1800
* FARMERS & MERCHANTS BANK AND TRUST	1-800-228-BANK
* FARMERS & MECHANICS BANK	301-694-4050/800-694-4050
* CAPITAL BUSINESS CREDIT	703-391-8021
FIRST UNITED BANK	888-MYBANK4
* G.E. CAPITAL SMALL BUSINESS FINANCE CORP.	888-335-4372
HARBOR BANK	410-528-1801/888-833-7920
* K BANK & TRUST	410-363-7050
* M&T BANK	410-512-4771
* NARA BANK, NATIONAL ASSOCIATION	213-427-6340

PENINSULA BANK	410-651-2400/800-820-0123
PROVIDENT BANK OF MARYLAND	410-277-2090/800-274-2873
* SOUTHWEST COMMUNITY BANK	877-792-7722
* SUSQUEHANNA BANK	410-769-5428
* TEMECULA BANK, N.A.	865-215-9960
* VALLEY NATIONAL	908-561-7172
* WACHOVIA SMALL BUSINESS CAPITAL	800-566-3862
* WELLS FARGO BANK	800-545-0670
WESTMINSTER UNION BANK	410-848-9303